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L10 and deliver\$	68

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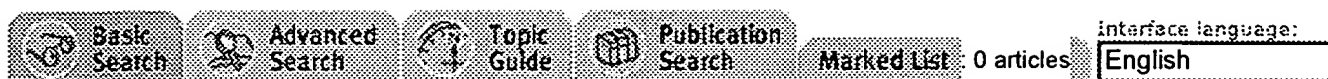
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<u>L11</u>	L10 and deliver\$	68	<u>L11</u>
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Viking Systems Inc. and Netnote International Ltd. Sign Agreement for Use and Distribution of Full Range of E-commerce Technologies

Business Editors & High Tech Writers. Business Wire. New York: Feb 18, 1999. pg. 1

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Abstract (Article Summary)

(BUSINESS WIRE)—Feb. 18, 1999—Viking Systems, Inc., (VSI) a wholly owned subsidiary of [Viking Capital Group, Inc.](#) (OTC: VGCP), and Netnote International, Ltd. announce the signing of a Memorandum of Understanding (MOU). The MOU provides for three definitive agreements giving VSI reseller rights to Netnote International's state-of-the-art E-commerce hardware solutions and software products.

The first in this new family of products is called webnote(TM), a stylish sub-notebook size device with touch screen, color display and keyboard. The complete unit weighs about 2 lbs. The webnote(TM) is also equipped with smart card technology to provide additional security which acts as a "web access key" providing a unique identifier, perfect for transactions that need additional security like financial transactions. The final agreements open the door for VSI to offer a wide range of network access tools to Viking Systems Network (VSN) clients, enabling their customers more secure and cost effective access to their Internet-based accounts.

Brendan Farrell, CEO of Netnote International, Ltd., said, "We are a software company who has combined unique smart card technology to produce a range of dedicated Internet access products. The webnote(TM) products, incorporates an easy to use interface making connection to and transaction on the Internet simple. The product focuses on the power of network computing. Additional security and functionality is available through smart card technology allowing the user to launch and access task specific sites. It's the perfect tool to use as the 'front end' hardware interface to an e-commerce system. The webnote(TM) product range is designed for easy Internet access and specific Internet applications. We are very excited about Viking Systems Network using our technology, Viking is an excellent example in the new era of Application Service Provision."

Full Text (913 words)

Copyright Business Wire Feb 18, 1999

DALLAS--(BUSINESS WIRE)--Feb. 18, 1999--Viking Systems, Inc., (VSI) a wholly owned subsidiary of Viking Capital Group, Inc. (OTC: VGCP), and Netnote International, Ltd. announce the signing of a Memorandum of Understanding (MOU). The MOU provides for three definitive agreements giving VSI reseller rights to Netnote International's state-of-the-art E-commerce hardware solutions and software products.

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The agreements include:

[Table]

- A VAR agreement covering the full range of network computing hardware products.
- A Software License Agreement covering the use, implementation and sale of the Netnote International

embedded Operating System software and "Graphical User

Interface."

[Table]

- A Distribution Agreement covering the use and distribution of the Netnote International smart WebAccess card-key

security technology for use within the VSN Insurance and

Banking applications.

Garry Millar, President of Viking Systems, said, "The Netnote technology gives our clients' customers access to the latest in network computing devices and software. At VSI our main task is to manage the Viking Systems Network by hosting out-sourcing applications for the Insurance, Banking, Employee Benefits and Securities industries for the benefit of our own internal needs and our customers' needs. Part of our customer service strategy is to make available to our customers the latest tools and technology to make the most of our server based computing environments."

Brendan Farrell, CEO of Netnote International, Ltd., said, "We are a software company who has combined unique smart card technology to produce a range of dedicated Internet access products. The webnote(TM) products, incorporates an easy to use interface making connection to and transaction on the Internet simple. The product focuses on the power of network computing. Additional security and functionality is available through smart card technology allowing the user to launch and access task specific sites. It's the perfect tool to use as the 'front end' hardware interface to an e-commerce system. The webnote(TM) product range is designed for easy Internet access and specific Internet applications. We are very excited about Viking Systems Network using our technology, Viking is an excellent example in the new era of Application Service Provision."

Netnote International has developed a unique range of products, specifically aimed at making access to the Internet and other forms of electronic communication and commerce over the Internet as intuitive as using the telephone. A preview of the products soon to be available to VSN client customers can be seen at www.netnoteinc.com

Safe Harbor Statement under the Private Securities Litigation


Reform Act of 1995.

Certain statements made by the Company which are not historical facts may be considered forward-looking statements, including, without limitations, statements as to trends, management's beliefs, expectations and opinions, which are based on a number of assumptions concerning future conditions that may ultimately prove to be inaccurate. Such forward-looking statements are subject to risks and uncertainties and may be affected by various factors which may cause actual results to differ materially from those in the forward-looking statements.

Among the factors that could cause actual results, performance or achievement to differ materially from those described or implied in the forward-looking statements are general economic conditions, competition, potential technology changes, changes in or the lack of anticipated changes in the regulatory environment in various countries, the ability to secure partnership or joint-venture relationships with other entities, the ability to raise additional capital to finance expansion, and the risks inherent in new product and service introductions and the entry into new geographic markets.

For further information, which could cause actual results to differ from the Company's expectations, as well as other factors which could affect the Company's financial statements, please refer to the Company's report filed with the Securities and Exchange Commission.

About  [Viking Capital Group, Inc.](#)

 [Viking Capital Group, Inc.](#), head office in Dallas, is creating a group of streamlined companies to provide specialized administration services, using proprietary technology to reduce costs and improve quality of service to insurance companies, banks and other financial institutions. Simultaneously, the Company plans to purchase and manage its own portfolio of insurance Company assets. The Company's strategic goal is to acquire \$1.5 billion in insurance managed assets through the purchase of existing life insurance companies. Viking is a fully reporting SEC Company and is traded on the OTC - BB market under the symbol VGCP.

Contact Viking on the World Wide Web. <http://www.vcgi.com>

About Netnote International, Ltd.

Netnote International Ltd. is a privately owned software and product innovation company with head offices in Dublin Ireland. The company is focused on developing products, which make electronic communications simple to use for everybody. Netnote International is managed and directed by a team of highly successful international businessmen. Netnote products are manufactured by global contract manufacturing partners.

For further information contact Netnote at press@netnoteinc.com.

NOTICE: Individuals who wish to receive news on VGCP via e-mail please send their name and e-mail address with the words "add to VGCP list" to sgonzalez@ackermannpr.com. Documents will be sent in RTF and inline text formats.

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